

Frequently Asked Questions: SD Public University System's SDePay e-Commerce Process

Q 1 What changed November 2005?

- Students are able to view and pay their student charges on-line.
- Students can pay on-line 7 days a week with e-Check which is free to the students.
- Students can authorize parents, guardians, etc to view and pay student charges on-line.
- **Students and Authorized Payers can pay on-line 7 days a week with a credit or debit card. A service charge of 2.75% will be charged by infiNET for this service.**
- Students/Parents can pay by phone to the NSU Finance Office by e-Check.
- Credit and debit card payments **can only** be made online.
- Students/Parents can still pay by:
 - Check or cash at the NSU Finance Office.
 - Mailing in paper checks to the NSU Finance Office.

Q 2 How can I pay my bill?

- **Online: Students** can pay online through a WebAdvisor link to SDePay by clicking on the link provided by your email notification using e-Check, credit or debit card [American Express, Discover Card, MasterCard (credit and debit)]. ***If you use a card to pay your bill, you will be charged a 2.75% service fee by infiNET.*** You will not be charged a fee if you pay by e-Check, whether online or over the phone.
- **Online: Authorized payers** can pay online through infiNET's QuikPay at <https://quikpayasp.com/sdbor/campus/studentaccounts/authorized.do>, using e-Check or by credit card [American Express, Discover Card, MasterCard (credit and debit)]. ***If you use a credit card to pay your bill, you will be charged a 2.75% service fee by infiNET.*** You will not be charged a fee if you pay by e-Check, whether online or over the phone.
- **By Mail:** If you wish to pay by paper check, ***please include your student id number on the bottom of the check to insure the amount is posted to your account.*** Mail your payment to the address listed on the statement. We cannot accept or process credit and debit card information through the mail.
- **In Person:** You can pay in person by check or cash at the NSU Finance Office, during normal business hours. We can not accept credit or debit card payments in the NSU Finance Office.
- **By Phone:** You may pay your tuition by telephone using e-Check. You will need your bank routing and account numbers for the NSU Finance Office to process the transaction. We cannot accept or process credit and debit card information through the by phone.

Q 3 Why did the South Dakota University System make the changes?

During the 2004-05 academic year, credit card companies assessed the University System approximately \$500,000.00 in bank fees to process tuition and fees made with credit and debit cards. Due to bank surcharges and other complications with credit card processing, many colleges and universities do not accept credit card

tuition payments at all. Because we cannot continue to justify paying these processing fees, the University System has considered dropping this payment option. However, we recognize that many students and their families appreciate the convenience of using a credit and debit card, and we have searched for alternatives. The savings realized from the reduction of paying bank fees will provide additional funds to support instructional programs.

Q 4 What is infiNET?

infiNET Solutions is the vendor with whom the South Dakota Public University System has contracted to provide for secure online payments, online statements, and e-Billing services. Our contract with them ensures that the processes are compliant with the Family Educational Rights and Privacy Act (FERPA) and the Gramm-Leach-Bliley (GLB) Act.

Q 5 Why are we using a third party vendor?

Almost 20% of our students/parents pay tuition and fees with their credit and debit card. Currently, the South Dakota University System has been absorbing the credit card processing fees charged by the credit card companies. The cost of these bank fees is increasing at an alarming rate. Although some schools have chosen to no longer accept credit or debit cards, we felt that with the high number of credit card payers we have, it would be a disservice to our University communities if we eliminated them altogether. The vendor, infiNET, has the expertise in online payment and billing systems to meet all security and privacy issues as a priority and meets the banking and credit card industry compliance requirements.

Q 6 How was the 2.75% rate determined?

That rate is determined by our vendor, infiNET. The Service Charge Fee is charged to your credit or debit card and paid to infiNET.

Q 7 Why is VISA no longer accepted?

VISA's credit card rules will not permit a company/vendor to charge a percentage service fee. To accept VISA cards, *VISA would require the University to apply a service charge fee for e-Check transactions rather than e-Checks be a free service to the student or authorized payer.*

Q 8 Are other colleges and universities making similar changes?

Colleges and universities all over the country have made similar changes to their credit card payment policies. Temple University is processing its credit card payments just like us. Penn State charges a fee for credit card payments, does not accept VISA, and accepts credit card payments only on its e-payment website. Other Universities not accepting VISA include Indiana University, Syracuse University, and the Universities of Illinois, Nebraska, and Texas. A number of colleges and universities are not accepting credit card payments at all, but the South Dakota University System searched for alternative options that would permit credit card payments.

Q 9 Can I pay my tuition and fee account using a credit card?

Credit cards can be used to pay online through via WebAdvisor link to SDePay by clicking on the link provided by your email notification using e-Check, credit or debit card SDePay, using e-Check, credit or debit card [American Express, Discover Card, MasterCard (credit and debit)]. *If you use a card to pay your bill, you will be charged a 2.75% service fee by infiNET.* You will not be charged a fee if you pay by e-Check, whether online or over the phone. The South Dakota University System does not accept credit or debit card payments.

Q 10 What credit cards do you accept?

Our vendor infiNET will process American Express, Discover Card, or MasterCard (credit and debit) payments on SDePay. Credit cards can be used to pay online through SDePay via WebAdvisor or by clicking on the link provided by your email notification, using e-Check, credit or debit card, using e-Check or by credit card [American Express, Discover Card, MasterCard (credit and debit)]. *If you use a card to pay your bill, you will be charged a 2.75% service fee by infiNET.* You will not be charged a fee if you pay by e-Check, whether online or over the phone.

Q 11 How will the credit and debit card charges look on my or my Authorized Payer's credit card or bank statement?

Tuition and fee charges will be identified on the credit card statement with this description: **SD TUITION & FEE PAYMENT**

Service charge fee will be identified on the credit card statement with this description: **INFINET SERV FEE SDBOR**

Tuition and fee charges will be identified as a normal debit charge on the bank statement and will look like a regular debit card charge on your bank statement.

Q 12 How can I pay my account online?

You can pay online from any computer that has internet access, for example from home, from your dorm room, from the campus library or campus student center. The NSU Finance Office staff will not be able to process your online credit/debit card payment at the campus cashier station, however the cashier will be able direct you to a kiosk for you to process your payment securely online. If you use a wireless connection you are advised to use encryption to protect your personal information.

Q 13 How does e-Billing work for a student and for an Authorized Payer?

An e-mail notification will be sent from e-commerceProcess@sdbor.edu to your official university e-mail address, announcing that the Student Account Statement is ready to be viewed/paid online. The announcement will also be forwarded to the e-mail address of Authorized Payers. This will be sent each time a new statement containing fees is processed. We will continue to send paper bills to your address of record through Summer 2006. Starting Fall 2006 only e-mail notifications will be sent regarding student billing information.

If you are a student, a link in the e-mail notification will take you to SDePay where you can safely log into the e-Billing Web site by using your WebAdvisor username and password.

Once on the e-Billing site, students may set up parents, guardians, or others as Authorized Payers who have access to view the statement and make online payments (see Authorized Payers section).

If you are an Authorized Payer (set up in advance by a student), a link in the e-mail notification will take you directly to the e-Billing site, where you can securely log in by typing in your user name and password.

Once logged in, all e-Billing users will be directed to the “Message Board” of the e-Billing site. Important information relating to e-Billing will be posted on this page, so please review it.

Click on “View Accounts” to see the current Student Account Statement.

To make payments, click “Make Payment.”

To print the bill, click on the PDF icon on the “View Accounts” screen. This copy can be used for record-keeping or for mailing payments to University (address is on the PDF). You can also print any screen by clicking the print icon on your browser toolbar.

Other functions include the ability to see up to 16 months of statements, beginning with the November 2005 statement (on the “View Accounts” screen, select “Statement History” from the drop-down menu); and the ability to see a history of online payments.

Q 14 I do not feel comfortable making payments online. How should I pay my bill?

You can still view the Student Account Statement online without having to make secure online payments. If you wish to pay by paper check, *please include your student id number on the bottom of the check to insure the amount is posted to your account.* Mail your payment to the address listed on the statement. We cannot accept or process credit or debit card information through the mail or by phone. We hope that you will try the online payment feature of SDePay. It is quick, convenient, secure, and you won't have to pay postage or check fees.

Q 15 Do I need a certain type of computer, software, or Web browser to use e-Billing?

You can use the University e-Billing system from any Macintosh or PC running Microsoft Internet Explorer 5.1. or newer, or Netscape Navigator 6.0 or newer.

Q 16 Can I have my e-Bill sent to my personal e-mail account instead of my University e-mail account?

Students within the University System will automatically be provided an official University e-mail address upon admission. University policy requires all students to regularly check messages sent to their University e-mail address. Students will be responsible to forward the notification to their personal e-mail accounts.

Q 17 Can I use any type of check as an e-Check?

No, only checks from regular bank, savings and loan and credit union checking accounts will be accepted. Checks issued from savings accounts, credit card companies, money market accounts, home equity or other lines of credit cannot be processed as an e-Check. However, you can mail those checks. If you wish to pay by paper check, *please include your student id number on the bottom of the check to insure the amount is posted to your account.* Mail your payment to the address listed on the statement.

Q 18 Can I pay my account by mail?

Yes. If you wish to pay by paper check, *please include your student id number on the bottom of the check to insure the amount is posted to your account.* Mail your payment to the address listed on the statement. We cannot accept or process credit or debit card information through the mail.

Q 19 How does this affect my bill?

Instead of mailing out student invoices each semester, you will be e-mailed notification from e-commerceProcess@sdbor.edu that a new statement is ready to view and pay in SDePay. The email notification will be sent to your official University email address. Any authorized payers which you have created profiles for will also received the email notification. Payment and payment plan arrangements will still be due prior to the start of the term. You will receive additional emails anytime a new statement is posted to your account.

Q 20 What if I didn't receive the e-mail notification?

If you have not received an e-mail notification before the tuition payment deadline, you need to contact the Registrars' Office to confirm your University assigned email address and password. You are responsible for the timely payment of your tuition and fees. You can always view your account balance on WebAdvisor and pay from that information or stop by the Cashier Office to obtain your balance owed.

Q 22 What are the benefits or cost savings to this?

The benefits to students will be: they are able to make payments at their convenience, they won't have to stand in line to pay tuition and fees, they won't experience being placed on hold on the telephone or getting a busy signal, they won't have to come to campus to make a payment and won't have to fear a late payment charge due to a delay in surface mail.

In addition to the cost savings from merchant fees, the reduced cost of printing bills, manually processing the mail, postage and the cost of having many of those bills returned to the University because of invalid addresses will also be saved.

The savings realized from this new service will be redirected into academic and student focused initiatives which in turn will enhance the student learning experience.

Q 23 How do I set up an Authorized Payer on my account?

Log into SDePay e-Billing site via WebAdvisor. You will need to have the email address of the Authorized Payer to complete the setup process.

Follow the online instructions to create a user name and temporary password for each Authorized Payer. The temporary password will be changed by the Authorized Payer when they first log in.

An email will be sent from SDePay to your authorized payer. It will contain the following information:

Dear Authorized Payer,
 (Your Name) has set you up as an authorized payer on their online student account. You have been assigned the following username: xxxxxx Please contact (Student Name) to learn your password.

You can access your new account at the following URL:

<https://quikpayasp.com/sdbor/campus/studentaccounts/authorized.do>

Upon logging into the system you will be required to reset your password.

Each billing cycle, both the student and the Authorized Payer will receive an e-mail notifying them that the eBill is ready. Students access SDePay via WebAdvisor; Authorized Payers receive a link in their e-mail that takes them directly to a SDePay login page. This ensures the privacy of student information in WebAdvisor.

Q 24 Who and how do I contact someone on campus if I have more questions?

If you have questions, please email us at:

Black Hills State University	BHSU-ARCR@bhsu.edu	(605) 642-6941
Dakota State University	Cashier@dsu.edu	(605) 256-5271
Northern State University	nsuebill@northern.edu	(605) 626-2566
South Dakota School of Mines and Technology	cashier@sdsmt.edu	(605) 394-2372
South Dakota State University	studentbills@sdstate.edu	(605) 688-6116
The University of South Dakota	busoff@usd.edu	(605) 677-5613
USDSU	businessoffice@usdsu.org	(605) 367-8418

WebAdvisor links:

Black Hills State University	https://wa-bhsu.state.sd.us/webadvisor/st/stmenu.html
Dakota State University	https://wa-dsu.state.sd.us/webadvisor/st/stmenu.html
Northern State University	https://wa-nsu.state.sd.us/webadvisor/st/stmenu.html
South Dakota School of Mines	https://wa-sdsmt.state.sd.us/webadvisor/st/stmenu.html

and Technology	
South Dakota State University	https://wa-sdsu.state.sd.us/webadvisor/st/stmenu.html
The University of South Dakota	https://wa-usd.state.sd.us/webadvisor/st/stmenu.html